kynect and the Federally-facilitated Marketplace (FFM) for kynectors:

Answering Transition Questions



Agenda

Answers to your questions

- Main Points
- Kentucky's transition to SBM-FP with timeline
- Transition Messaging
- kynectors as Application Assisters
- Helping Kentuckians Facilitate an enrollment
- Lessons Learned (Other states that have transitioned)
- Q and A



The Transition

Main Points

- kynectors are extremely valuable
 - kynectors (Application Assisters)
 - Application Assisters (kynectors)
- kynect will still be kynect
 - Staff
 - Website
 - Call Center
 - In-person Assistance
 - Events
- Biweekly Meetings with kynectors (Application Assisters)
 - Answer questions
 - Get feedback
 - Update "living" document
- Training From FFM on HealthCare.gov and DCBS on benefind
- Importance of Message



Consumer Questions and Suggested Responses:

"What's going to happen to my insurance"?

You don't need to do anything now. Nothing is going to change with your current coverage. But for 2017 coverage, if you have insurance, you will need to apply on the federal Health insurance Marketplace (HealthCare.gov) instead of kynect. A kynector (like me) or an insurance agent can help you. You can also go online to HealthCare.gov or call their call center which is open 24/7. You'll get a letter and other information about what to do and when to do it in October.

*More anticipated Questions and Answers are available later in this webinar.



Setting the Example

- Be prepared
- Have empathy
- Show respect
- Project calm
- Give your undivided attention
- Don't complain or show your own uncertainty



Kentucky is in Process to Transition to FFM

<u>December 30, 2015</u>	KY notified HHS of intent to transition to FFM
January 28 th 2016	KY given list of milestones from CMS that needed to be met
June 2016	Crucial milestone proving connectivity was met with other milestones to follow
September 2016	Start of FFM training and consumer messaging
October 2016	Open Enrollment Notices go out
November 1, 2016 to	Open Enrollment Period for QHPs on <u>HealthCare.gov</u>
January 31, 2017	
March 1, 2017	kynect decommissioned. SHOP continues until all plans have
	completed 2016 plan year.



The Difference Between SBM and SBM-FP

State-based Marketplace: Kentucky responsible for performing all Marketplace functions. Consumers apply for and enroll in coverage through kynect website established and maintained by Kentucky. Plan Years 2014 – 2016.

State-based Marketplace - Federal Platform or SBM-FP: Kentucky considered to have a State-based Marketplace, responsible for performing all Marketplace functions, except that the state relies on the Federally-facilitated Marketplace IT platform (HealthCare.gov) for QHP enrollments. Plan Year 2017 –

Assessment State: Kentucky has decided to adopt the Assessment model for eligibility determination. Kentucky will use the FFM for *initial* assessment of **Medicaid eligibility** but Kentucky's Medicaid agency, DCBS makes the final Medicaid eligibility determination, including redeterminations. Plan Year 2017 --



Kentucky's Transition

Kentucky as SBM-FP



Kentucky will maintain a fully functioning website. kynect will direct QHP, APTC and CSR eligible individuals to <u>HealthCare.gov</u> and Medicaid/KCHIP eligible individuals to <u>benefind.ky.gov</u>.



Kentucky will maintain the kynect call center to provide basic information and to direct individuals to FFM/<u>HealthCare.gov</u> or to <u>benefind.ky.gov</u>. Support Professionals and Tier 2 lines will still be available.



Kentucky will maintain the DCBS call center for benefind and SSP.



kynect will continue to have an active staff, execute education and outreach plan, manage a similar application assister program and process 1095 forms.



Kentucky's Transition

Transition Summary

- Kentucky notified HHS
- Kentucky was given a list of milestones
- Kentucky has met each milestone to date
- Kentucky on track to transition to Federal Platform for next OEP November
 1, 2016 to January 31, 2017
- Kentucky maintains all functionality for 2016, handles 2016 enrollments through March 1, 2017 and continues operating SHOP through 2017.



Messaging

Start with high level "change is coming" message

"Things will be okay."

"There will be help in KY for people in KY."

"Changes will be communicated through notices, postcards, social media and other outlets."

HELP IN KENTUCKY WILL STILL BE AVAILABLE!

If you worked with a kynector (Application Assister) in previous years, there will still be assisters and insurance agents available to help.

You can still call kynect for help on prescreening, how to enroll on FFM, and benefind application.

kynect.ky.gov
will direct
you where to
go

"There will be information about what to do and people to help you do it."

"I will be able to help you."



Consumer Questions and Suggested Responses:

"Is this going to happen"?

Kentucky is on track to move to the federal Health Insurance Marketplace or HealthCare.gov for 2017. But, you will still be able to get help with enrolling here in Kentucky.

"Is kynect going away"?

Nothing is changing for your 2016 enrollment. For 2017, you can still go to kynect to get help applying. And, the website, call center, kynectors and agents will still be able to help you. 2017 insurance coverage will be through the federal Health Insurance Marketplace. You can go online to HealthCare.gov, call the federal call center 24/7, or get help from a kynector or agent here in Kentucky.

"What's going to happen to my insurance"?

You don't need to do anything now. Nothing is going to change with your current coverage. But for 2017 coverage, if you have insurance, you will need to apply on the federal Health Insurance Marketplace (HealthCare.gov) instead of kynect. A kynector (like me) or an insurance agent can help you. You can also go online to HealthCare.gov or call their call center which is open 24/7. You'll get a letter and other information about what to do and when to do it in October.



Consumer Questions and Suggested Responses:

"Will you still be able to help me"?

Yes, kynectors (like me) and insurance agents will be helping with applications just like we've done in the past.

"Will I lose my payment assistance"?

The federal Health Insurance Marketplace (HealthCare.gov) will determine your payment assistance just like kynect did. They will also pay it straight to the insurance company so you have a lower premium each month just like with kynect.

"Is my insurance going to be more expensive next year"?

Possibly, because insurance rates tend to go up every year. But on HealthCare.gov, you'll be able to shop for plans at different prices and with different companies.

"Can I keep my same plan"?

You may be able to, but I don't know. The insurance plans that will be available for 2017 have not been made public yet.



Consumer Questions and Suggested Responses:

"When do I need to enroll on HealthCare.gov"?

Open Enrollment starts November 1st and ends January 31st, 2017. If you want your insurance to start on January 1st, you need to enroll by December 15th.

"What do I do if my family has both KCHIP and insurance"?

Your family members that have insurance will need to apply on the federal Health Insurance Marketplace (HealthCare.gov) during open enrollment. Those that have Medicaid or KCHIP don't have to do anything until it is time for them to recertify that they are still eligible for Medicaid. A kynector (like me) or an insurance agent can help you.

"What is benefind"?

benefind is Kentucky's self-service website for Medicaid, KCHIP, SNAP, K-TAP and other Medicaid programs. It is designed to help you apply without having to go to a DCBS office. If you have Medicaid or your kids have KCHIP, a kynector can help you enroll using benefind.ky.gov.

"If I have Medicaid, do I go to HealthCare.gov"?

No, you don't. You can go to kynect or to benefind.ky.gov to start, update or manage your application.



Transition Messaging Reminder

Per CMS- no written messaging of any kind can be given out to clients until approved at the federal level.



Kentucky's Transition Plan

July-August

Research and plan transition messaging

September

Consumer testing on transition site begins

Media plan submitted to CMS for approval

Text enrollment begins at outreach events, etc.

Agents and assisters provided current QHP client lists

September-October

Hold regional forums for agents, assisters, and

issuers

Start rollout of transition campaign



Kentucky's Transition Plan October

Anticipated start of FFM media efforts

Transition messaging begins on social media and notices

Complete marketing materials distribution

Launch creative materials, in-field outreach efforts

Call center workers begin transition scripting and prescreening

Special message starts on toll free kvnect line

November

Go live of kynect.ky.gov website enabling transition to healthcare.gov and benefind.ky.gov

January 2017

January 31 2017 end of OEP



March 2017 Final transition with exception of SHOP



Message strategies

Website

Kynect.ky.gov as launch pad to healthcare.gov and to benefind.ky.gov

Social Media

May include
Facebook
Twitter
YouTube
Linkedin
to promote events,
deadline
reminders and
guidance. Ask
kynectors to
repost.

Text Campaign

Launch a campaign to gather a robust contact list to communicate relevant messages, including deadlines. Ask kynectors to gather contacts at outreach events.

Call Center

kynect will continue to have current toll free number to answer questions and provide education.

Marketing

Includes all
creative materials
such as
advertising.
kynectors will have
toolkit to
coordinate with
transition efforts.
E-newsletter
Postcards
Posters
Handouts
Other collateral



Message strategies

Libraries

kynect developing a closer partnership with public libraries.

<u>List</u>

We will provide you with a list of your clients enrolled in QHPs for individual contact to help them apply on FFM.

Events

State Fair

Library events

Community-based Organizations

Retail partnerships such as CVS

HealthCare.gov

HealthCare.gov has vigorous advertising campaigns that are anticipated for Kentucky.

HealthCare.gov

Toolkit available to kynectors (Application Assisters) with print materials and advertising guides.



kynector's Role

kynectors (Application Assisters) will:

- Inform QHP clients of need to apply on <u>HealthCare.gov</u>
- Assist clients with applications and enrollment
- Assist clients with understanding coverage options
- Provide Education and Outreach



How to Become Certified

You will need training on both the FFM and benefind. This means two separate certifications.

- 1. QHP: Managed through HealthCare.gov (available late August/September)
- 2. Medicaid/KCHIP: Provided by DCBS (availability to be determined)



Training and Timeline:

FFM

- kynect has requested Instructor Lead Training for kynectors and Agents and are awaiting a final response. Online modular training will be available.
- The amount of time it takes to complete the training will vary from person to person and depend on which training is required for your role.
- Historically FFM training material is available in late August to early September

benefind

 kynect will assist you with becoming certified as an assister, navigating KHBE's new training portal, and kynect's new landing page. kynect will inform you of benefind training from DCBS and communicate the timeline to you.



Toolkit

kynectors will have access to both a transition and a HealthCare.govtoolkit. Toolkits contain media pieces and other resources for communicating the transition message, as well as:

- Manual
- Social Media
- Fact Sheets
- Sample Forms
- Outreach items
- Webinars
- Newsletters



GET IMPORTANT NEWS & UPDATES

Sign up for email and text updates to get deadline reminders and other important information.

SIGN UP

PRIVACY POLICY



June 23

Having a baby? You may be able to get or change health insurance outside Open Enrollment

June 09

Attention: Report household and income changes to the Marketplace

SEE MORE

RESOURCES

About the Affordable Care Act

Regulatory and Policy

Information

For Navigators, Assisters &

Partners

For Agents & Brokers

For the Media

For Researchers

For States

Information in other languages

CONNECT WITH US



Questions? Call 1-800-318-2596



Find Local Help



Visit the HealthCare.gov blog









SITEMAP | GLOSSARY | CONTACT US | ARCHIVE

NONDISCRIMINATION / ACCESSIBILITY | PRIVACY POLICY | PRIVACY SETTINGS | LINKING POLICY | USING THIS SITE | PLAIN WRITING



A federal government website managed by the U.S. Centers for Medicare & Medicaid Services. 7500 Security Boulevard, Baltimore, MD 21244





Back to top



Health Insurance Marketplace

Welcome to the official Marketplace information source for assisters and outreach partners.

On this site, you'll find information about assister programs and tools to help existing and new Health Insurance Marketplace consumers.

Applications, Forms, & Notices >

Technical Assistance Resources

Outreach & Education

Spotlight

Get updates and tips from assister webinars

About Assister Programs

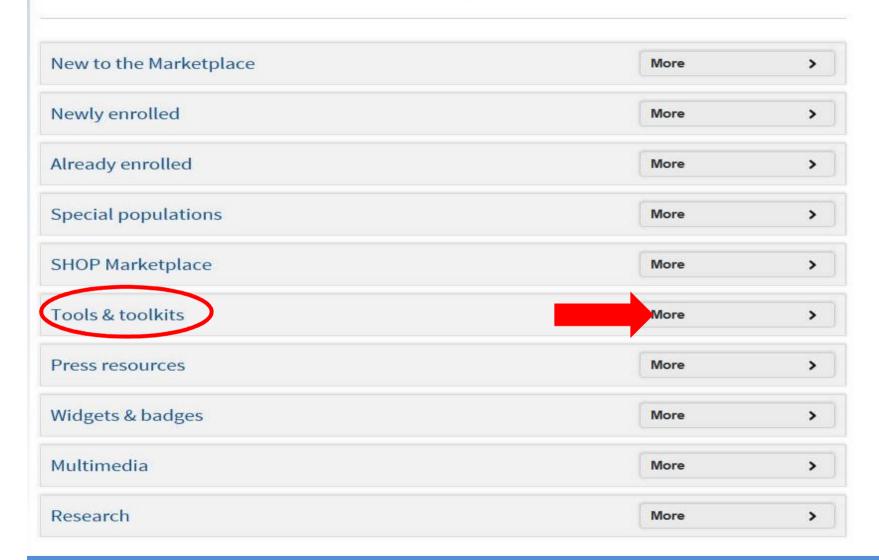
Get the latest guidance on Assister and Champions Programs, and apply

Training

Get training for navigators, agents, brokers and other assisters

Outreach & education

Find materials for consumers, resources for presentations, and promotional tools.





Resources for HealthCare.gov

Healthcare.gov

https://www.healthcare.gov/

CMS.gov

https://marketplace.cms.gov/

Training Materials

Forms and notices

Outreach materials

Toolkit

Newsletters

Manual



Facilitating an Enrollment

Facilitating an Enrollment

Where Do I Start?

kynect.ky.gov

- You can still access the 2016 kynect website through 02/28/2017.
- The existing kynect landing page will be used until 11/1/16 with an announcements feature to notify users about 2017 Open Enrollment





Welcome

Individuals & Families

Small Business

Insurance Agent

kynectors

Tax Information

Beginning November 1st 2016 kynect.ky.gov will have a new look.

Open Enrollment Period for plan year 2017 is November 1, 2016 to January 31st, 2017.

There will be no passive renewals for Health Insurance Plans this year.

All QHP qualified individuals must complete an application and enroll at <u>HealthCare.gov</u> for 2017 coverage.

When you visit <u>kynect.ky.gov</u> after November 1st, you will still be able to manage your 2016 enrollment and search for local assistance. You can use the prescreening tool to learn more about coverage options you may qualify for and be directed where to apply.

For questions about these changes and how to get coverage, call Customer Service at 855-4kynect(459-6328).

Welcome to kynect, Kentucky's Healthcare Connection.

Find Agent or kynector

Quality health coverage. For every Kentuckian.





Renewing Insurance?
You're eligible to sign up for kynect today and may qualify for discounts.

Get Answers

Facilitating an Enrollment

Where Do I Start?

kynect.ky.gov

 The new kynect landing page will be effective on November 1, 2016



Welcome Guest Log In About Help ENGLISH ▼

Welcome

Individuals & Families

Small Business

Insurance Agents

kynectors

Tax Information

Get Help In-Person. Click below to get help from people in Kentucky trained to help you enroll in health insurance plans, Medicaid and KCHIP.

kynectors/Application Assisters

Insurance Agents

2016

Click Here for 2016 Health Coverage.

Report life changing events and request special enrollments for existing 2016 coverage.

2017

Click Here for 2017 Health Coverage.

Find out which coverage you qualify for and get enrolled: Medicaid, KCHIP, and Health Insurance Plans.

Are you a Small Business Employer or Employee? Click here to get information about your 2016 and 2017 coverage.



Facilitating an Enrollment

Where Do I Start?

benefind.ky.gov

- benefind is Kentucky's portal to apply for assistance and support programs.
- Medicaid/KCHIP eligible individuals
- For individuals close to both Medicaid and QHP eligibility, enroll early in open enrollment on benefind.ky.gov to help avoid coverage gap.
- Expanded abilities for kynectors (Application Assisters) are planned and training will be provided.
- If someone applies through benefind but qualifies for a QHP, their application will transfer to FFM.





Welcome to benefind

benefind allows Kentucky's nmies to eaisoly ;000c.ess pubc .amsunce benef,u and infom\ation 24/7 through an onfin• oppl,at,on and ...:count. Thi! goal of Kentudcy's publ,c a.\$S1Stah

e progr.ms rs to build strong fam1f,es and obtain 1'VICM wch as food. u.i:h and mftf1cal ass,nance to become s.1f suff1C1en You cc1n use benef1nd from .1ny computer that 1\(\frac{1}{2}\) Intetnet access.

Assistance Programs

- SuppleItl'Int.af Nutr!IJOn A.srsunce, Program [SNAP] helps individuals and famtfies streufl their food budget Mid buy he.ilthy foods.
- Kentucity Tr.insnlonal Asmtance Prot.1r.im (ICTAP) provides ush ilsin.nce to famdre Wrtli chddren to help p.1)1 for bu,c nffds sud'i is rent, utilities, and oYh thousehold expense,
- Mft!tc;iid o!TI!rs as.s,nance to help cowr costsfo, needed medluf c,ue,ncludmg pr-nttve health c ire

How can benefind help me?

Thraugh benefind, ,nd,Vldu.ols and famie c;inc

- Prescree11 to detenmne ,f you illid your family may be ef,g,ble for benefru;
- Start an appl, cn, on for benefits;
- At<e\$\$ nd rel/lew basic information about ywr benefits:
- Report changes to your beMfn cue;
- Submtt regutsted venfic.a.tion do<um ts; and
- V,ew all •lectroruc nouc arid correspondence related to your c.au.

Check for Eligibility

Lers Get Started

When you submit your .ipplrcation or report a change, the ,nformanon will bl! sent to the Department for Community Based Ser..,ces (DC8\$) for processing An 1mer,1ew may be needed to obli11n any other JnformiltJOn needed to de;ennme your elig1bility

Pluse Note You may want to ..11ow w,o weelts before ulling to chKk on the st,nu.s of your appllUtlon

If you do not wan to unlize benefind, you may .ilso make an .ipplKat,on or rllport iichange bl/"

Contact the DCBS F,1m1ly Support Call CMter ii **B**SS·3-06-8959...

Mad or fax a hardcopy ippl,cnon to

DCBS Fam4y Suppon

PO.80>t 210•

t = "ranlc fortl < Y < IOW2

Fax Number: 502 S73-2007\:

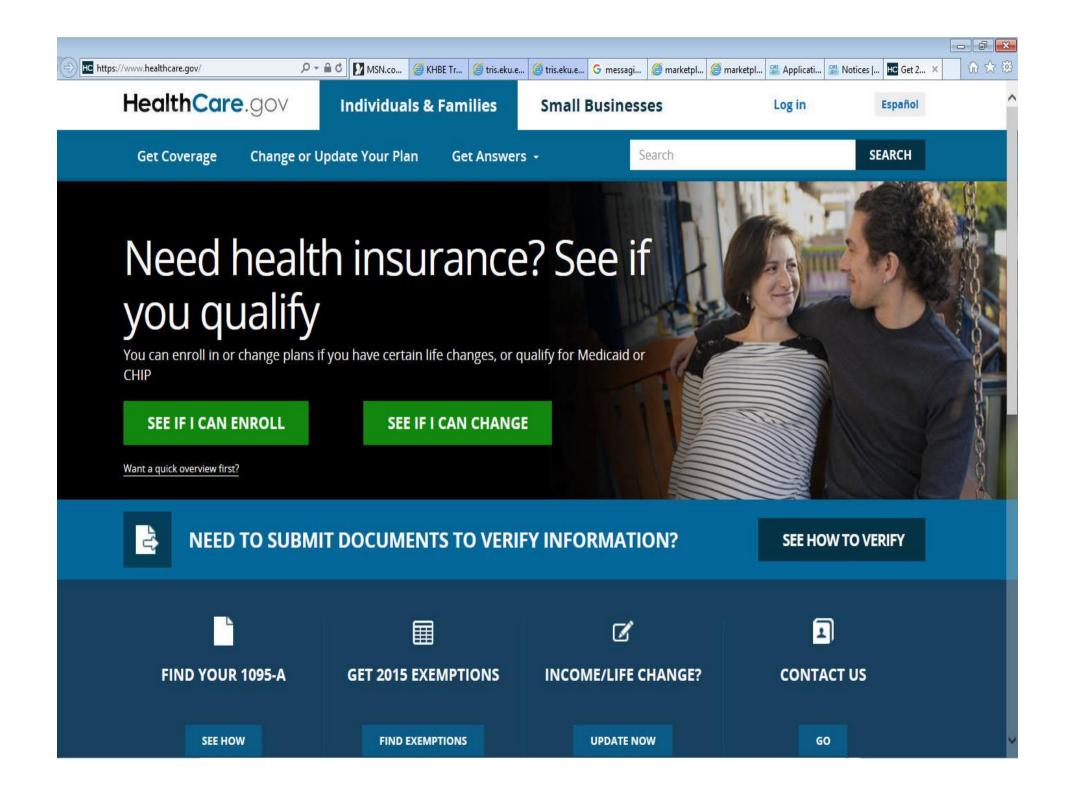
Click e e if you would like to get help from people in Kentucky trained to help you enroll.

Where Do I Start?

healthcare.gov

- All QHP applications will need to be entered and submitted through healthcare.gov. No previous year information will transfer to healthcare.gov.
- If an individual applies on healthcare.gov but potentially qualifies for Medicaid, their application information will transfer to benefind. DCBS will need further information and interview to complete enrollment.





Where Do I Start?

Special Circumstances may require you to go to both HealthCare.gov and benefind.ky.gov

For mixed eligibility households (example: parent QHP and children KCHIP):

Currently our best recommendation is to enroll the parents as early in open enrollment as possible on HealthCare.gov. The kids stay on benefind until their recertification date.

For individuals with new enrollments on the cusp of QHP eligibility:

Currently our best recommendation is to enroll them as early as possible (early November) in HealthCare.gov. If they are potentially eligible for Medicaid, the FFM will transfer their file to DCBS.



YOU DO NOT NEED TO GO TO EACH WEBSITE

kynect.ky.gov

• Prescreening, finding local assister, 2016 information, portal to other sites

benefind.ky.gov

- Medicaid eligible individuals
- Expanded abilities for kynectors (Application Assisters) are being considered. Training will be provided by DCBS if granted.
- kynect dashboard still available for benefind clients.

healthcare.gov

- All QHP applications will need to be entered and submitted through healthcare.gov. No previous year information will transfer to healthcare.gov.
- If an individual applies on healthcare.gov but potentially qualifies for Medicaid, their application information will transfer to benefind.



Enrollment Steps

There will be no passive QHP enrollments for plan year 2017 or transfer of client information to Federal database.

kynect will share best steps to follow for different types of clients.

Application on <u>HealthCare.gov</u> is very similar to the application questions you are already using.

There is a screen in the <u>HealthCare.gov</u> application to enter your name and ID number when assisting a client but this is not the same as being associated with a case in kynect.



Enrollment Steps

ID Proofing is through the online system. We are talking to CMS about manual ID proofing.

Appeals process available on HealthCare.gov

Marketplace Call Center operates 24/7



Lessons Learned

Other States Who've Transitioned: Lessons Learned

Oregon, Hawaii, Nevada and New Mexico have transitioned from a SBM to SBM-FP.

Consumers need More time for **Transition creates** Submit documents active, accessible, and **Education** and Questions correctly working email address Outreach May need to assist with creating an email account, There is specific creating a password, Being on Federal Platform Messaging is important information that is needed accessing emails and has benefits selecting communication on each document preferences Oregon was able to focus effort on holding Summits Name, social security Something you can start Be a resource for and a Roadshow across number, application reassurance and information now the state for Agents and number and date of birth Assisters.



Questions

We know that you have many more questions.

- This is the first in a planned series of informational webinars.
- We have shared everything we currently can with you.
- More detail will come on how the transition message will be conveyed to consumers and the kynector role in that communication.
- Per CMS, we can answer questions from consumers, but not provide them with any written material until September.
- More detail will also come on how to help your clients with RFIs, work with client email accounts, and represent your clients while talking to the federal call center.
- What are your questions about this webinar?



Thank you

kynect and the FFM Transition for kynectors Webinar

June 28, 2016 2PM

Questions and Answers

1. Can we expect marketing materials to be published in languages other than English and Spanish?

Yes, federal marketing materials and some Kentucky marketing materials will be published and available in other languages. If there is a language needed that is not already available, a request can be made.

2. Will we enroll QHP's through Healthcare.gov and Medicaid through kynect?

QHP's and APTC for 2017 will be enrolled through healthcare.gov and Medicaid will go through benefind.ky.gov.

3. Will there be a financial assistant calculator available for the new Federal side?

Yes.

4. Does Benefind come with different eligibility guide lines?

No, it is the same state guidelines as always for Medicaid. However, there are other state-assistance programs that have a different set of eligibility rules from Medicaid.

5. Please explain the use of email and how that will work for clients that do not have email access.

Clients are able to complete an application and enrollment without an email address by calling the Federal Health Insurance Marketplace call center and applying over the phone with the federal CSR. However, they would not be able to apply online, log on to manage their own account, application, or enrollments without first creating a healthcare.gov account. In order to create a healthcare.gov account, they MUST have an email address.

They can create a free email account and access it at a public library or through the agent or kynector, if needed.

6. We also are concerned about the need for email addresses. There are still areas here that don't have internet access or for those that may have access, the price is prohibitive. What about the homeless, Recovery Centers, halfway houses, etc.

Please see response to Question 5.

June

7. When is the next webinar?

To be determined.

8. Will we be able to sign up people for Snap benefits after we are trained on it?

You will be able to complete the SNAP application and enter the information, but eligibility is determined by the system or the DCBS worker.

9. Can we request communications in Arabic and Somali?

We have made a note to request/confirm with the FFM if these other languages are possible.

10. Do you know yet if the income guidelines will change?

The FPL guidelines for 2016 are already set. Medicaid is already using the new amounts to determine MA eligibility for the 2016 plan year. QHP/APTC will begin using the 2016 FPL guidelines for eligibility determination for the 2017 plan year.

11. Will the kynect website automatically reroute to federal market place after March 2017?

Yes. There will be an option that will link directly to healthcare.gov.

12. Will we receive a list of KCHIP and Medicaid clients with their recertification dates?

No, not for Medicaid and KCHIP, but we will send a list of QHP clients.

13. With fall festivals approaching, and the potential to reach massive audiences, what materials, information could we provide by September 1st?

Currently, we are only using the kynector map as a hand out during the state fair in August and other events until we have new marketing materials available. We will be working with CMS to develop these new materials.

14. Will clients have to call and change their assistor like they do with their kynectors or can they bounce back and forth from assistor to assistor?

Yes, they will have to call and request the change through the federal call center.

15. Will we be able to pull reports for the people we have enrolled? Both in Healthcare.gov and Benefind.ky.gov?

You will only be able to access reports of client lists in benefind.gov.

16. Currently agencies processing applications are funded by grants, so who decides which agencies will continue to process applications, if no state or federal funding is going to be available.

If an agency is interested in any federal funding, that agency is responsible for applying for any federal funding on their own. Certified Application Counselor agencies that wish to continue to

June

process applications that have already been approved by the KOHBIE may continue through the federal marketplace if they choose. Kentucky will not have any state funding available for these organizations other than the already contracted agencies obtained through the RFP process.

17. Why do clients need an email? Will they have an inbox in healthcare.gov like there is in kynect?

Please see response to Question5. Yes, they will have an inbox with their healthcare.gov account.

18. What about the income eligibility for Medicaid? Will the Medicaid expansion income still be the same or will it change?

It will be the same for this open enrollment period, but may change with the federal poverty level updates.

19. Can clients upload and access mailed documents on healthcare.gov like they can on kynect?

Yes, as long as clients have an online account with healthcare.gov, they can upload their documents if there is an additional request for information and then also go back and see those documents.

20. How is identity proofing going to work for immigrants who are newly in the country and have no credit history, haven't yet been issued a SSN or don't have any prior U.S. addresses, etc?

They will more than likely have to be manually ID proofed by mailing their documentation to the federal office in London, KY, which may take longer before they can complete their enrollment. If Medicaid, they can go to the DCBS office to be ID proofed. Or, they can also call the healthcare.gov call center and request assistance completing the application by phone.

21. After the initial transition, outreach, etc., on January 1, 2017, what do the assister roles look like for us? As we understood it our ability to assist on the QHPs would be very limited compared to kynect. Will there be a great need for assisters through the transition and then not so much after the fact?

Assisters are very necessary. The biggest difference for assisters is having the kynect dashboard vs. not having their own dashboard, and the privacy practices of the federal government. Those things are differences in how you will assist, but certainly does not limit the need for assisters.

22. Will we have new login/password information on healthcare.gov?

The client will, but assisters will not have their own dashboard on the federal marketplace like they do in kynect. We have asked for this to be considered, but have not received a response from CMS.

23. Is there a separate "hotline" for the federal exchange like kynect?

Not currently, but we have inquired and asked out federal partners to consider incorporating this feature.

June

24. To clarify regarding the manual ID Proofing, as in kynect, how can we scan in the RFI for clients? We cannot do that on Healthcare.gov, correct? They will have to mail their info in?

Yes, you can assist consumers with uploading documents for the client but will have to go through the client's account to do so. Mailing in is also an option, but not recommended. The steps are outlined below:

- a. Log in to your Marketplace account.
- b. Click "My Profile" from the menu on the left.
- c. If your identity hasn't been verified, the screen will show "Identity wasn't verified" with an option to "Verify now."
- d. After selecting "Verify now," you'll be taken to a screen to verify your identity. Click "Get started" to begin.
- e. You'll be asked to provide information, like your contact information, to verify your identity.
- f. If ID proofing isn't successful after 2 tries, you'll get a reference code to use when calling Experian (1-866-578-5409), an external identity verification provider that works with the Centers for Medicare & Medicaid Services (CMS).
- g. If your identity verification fails again, you'll be taken to a screen to upload a document. Click "Upload documents."
- h. Identity verification usually takes 7 to 10 days. After your documents are processed, the status on your profile should change to "Identity verified."
- 25. kynect directs me to Benefind and I do not have a login specifically for Benefind. How will kynectors get access to Benefind once the kynect website is no longer accessible?

kynectors will log in the same way they do today to get to Benefind.

26. Are we able to assist in the scanning of RFI that can be uploaded, our impression was not?

Please see response to question 24.